Table IB2. Percent of private-sector employees working in establishments ¹ offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size ²								
	All firm	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees	
	'					fering health			
United States	83.1	39.2	68.8	84.2	94.9	99.2	58.3	96.8	
Industry group									
Agriculture, forestry, and fishing	54.7	26.5	61.0	84.0	74.5	89.5	47.0	81.1	
Mining	91.9	38.1	88.1	94.2	91.4	100.0	70.8	97.2	
Construction	63.1	38.1	66.9	78.2	85.3	99.9	53.1	87.6	
Manufacturing	93.3	43.9	76.3	89.6	98.1	100.0	69.2	98.7	
Transportation, Communication, and		46.4	70.0						
Utilities	91.2	46.1	72.2	84.5	98.4	99.9	66.0	98.3	
Wholesale Trade	86.9	52.1	81.6	93.7	96.9	99.3	72.3	98.2	
Retail Trade	72.1	27.1	49.5	73.2	88.5	98.4	43.1	94.2	
Finance, Insurance, and Real Estate	91.3	46.4	89.6	93.9	99.7	99.6	69.8	99.0	
Services	82.8	42.8	72.3	85.1	94.4	98.6	60.9	96.3	
Ownership									
For profit	82.7	40.4	69.9	84.5	94.7	99.2	59.0	96.9	
Incorporated	88.2	50.8	74.7	86.7	94.7	99.3	68.5	97.3	
Unincorporated	52.6	27.4	48.5	65.8	94.5	97.4	35.4	91.7	
Non-profit	91.7	52.5	71.7	89.3	98.6	99.2	70.1	98.5	
Other	91.5	41.3	82.1	92.4	95.8	98.8	69.8	97.8	
Age of firm									
Under 5 years	59.9	32.0	48.8	70.2	86.5	98.0	42.0	90.9	
5-9 years	68.8	34.6	61.2	78.2	89.6	97.4	50.4	91.6	
10-19 years	73.3	39.9	70.0	82.9	93.4	97.7	57.5	93.8	
20 or more years	92.6	50.5	79.7	91.2	98.1	99.5	72.1	98.7	
Number of locations in firm									
Two or more locations	96.4	46.8	72.3	88.5	96.2	99.2	76.1	98.1	
One location	68.6	39.1	68.6	83.0	93.3	98.8	56.2	93.2	
Metropolitan area indicator									
Metropolitan area	84.6	40.8	70.7	84.8	95.2	99.3	60.1	97.1	
Non-metropolitan area	75.3	33.7	60.7	81.7	93.4	98.5	51.1	95.1	
Percent of full-time employees									
Less than 25 percent	61.8	13.2	22.0	57.9	83.4	96.2	26.6	88.7	
25-49 percent	69.5	26.0	49.6	70.1	85.4	97.9	41.5	92.0	
50-74 percent	77.1	34.4	64.3	76.7	93.3	98.5	49.1	96.0	
75 percent or more	88.5	46.9	79.4	91.0	97.4	99.7	68.4	98.2	
Whether establishment has union									
employees									
No union employees	80.7	40.6	69.5	84.4	94.9	98.8	59.0	96.2	
Union employees	98.3	69.8	90.8	98.1	99.1	99.7	89.4	99.5	
Percent of low-wage employees ³									
50 percent or more of employees are									
low-wage	49.3	16.5	27.1	51.8	74.4	93.0	27.1	80.2	
Less than 50 percent of employees are			· =						
low-wage	84.7	46.4	76.1	89.2	97.3	99.2	65.9	97.5	

 $^{^{\}rm 1}$ An establishment is defined as a business at a single physical location.

NOTE: Estimates in this table are based on a December 31, 1993 reference period.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

 $^{^{2}\;\}mbox{Number of employees nationwide as reported by respondent.}$

 $^{^{3}}$ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year $\,$

Table IB2. Standard errors for the percent of private-sector employees working in establishments ¹ offering health insurance by firm size, and selected characteristics: United States, 1993

Characteristic	Firm Size ²								
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more	
	•			tandard error					
United States	0.3	0.6	1.0	0.8	0.7	0.1	0.5	0.2	
Industry group									
Agriculture, forestry, and fishing	3.5	3.1	6.7	5.7	19.6	10.0	3.9	8.4	
Mining	1.9	8.4	6.8	5.6	6.1	0.0	6.5	1.6	
Construction	1.7	2.0	3.6	3.9	7.5	0.1	1.8	4.0	
Manufacturing Transportation, Communication, and	0.4	2.6	2.7	1.6	0.8	0.0	1.7	0.3	
Utilities	0.9	3.7	4.4	4.5	1.5	0.0	2.8	0.7	
Wholesale Trade	0.9	2.3	2.6	2.0	1.7	0.7	1.7	0.7	
Retail Trade	0.8	1.2	2.2	2.0	2.9	0.5	1.2	0.8	
Finance, Insurance, and Real Estate	0.6	2.3	2.5	2.6	0.2	0.1	1.8	0.4	
Services	0.5	1.0	1.6	1.4	1.1	0.3	0.9	0.4	
Ownership									
For profit	0.3	0.7	1.0	0.9	0.8	0.2	0.6	0.3	
Incorporated	0.3	0.9	1.1	0.9	0.8	0.1	0.7	0.2	
Unincorporated	1.4	0.9	2.8	3.5	1.9	1.5	1.0	1.6	
Non-profit	0.6	2.4	3.0	2.2	0.5	0.2	1.9	0.3	
Other	1.2	5.2	5.7	2.9	2.9	0.5	3.7	0.9	
Age of firm									
Under 5 years	1.6	1.7	3.3	3.7	4.3	1.2	1.7	1.9	
5-9 years	1.1	1.4	2.5	2.5	2.5	1.2	1.3	1.3	
10-19 years	0.8	1.2	1.8	1.8	1.8	0.8	1.0	0.9	
20 or more years	0.2	1.1	1.3	0.8	0.5	0.1	0.8	0.2	
Number of locations in firm									
Two or more locations	0.2	3.1	2.2	1.2	0.5	0.1	1.3	0.2	
One location	0.5	0.6	1.1	1.1	1.4	0.6	0.6	0.8	
Metropolitan area indicator									
Metropolitan area	0.3	0.7	1.1	0.9	0.8	0.1	0.6	0.3	
Non-metropolitan area	0.6	1.1	2.0	1.8	1.5	0.5	1.1	0.6	
Percent of full-time employees									
Less than 25 percent	1.9	1.8	3.1	3.9	4.0	1.1	2.1	1.6	
25-49 percent	1.3	1.7	3.0	3.5	4.3	0.6	1.7	1.4	
50-74 percent	0.8	1.2	2.4	2.7	2.5	0.5	1.2	0.8	
75 percent or more	0.3	0.8	1.1	0.8	0.5	0.1	0.6	0.2	
Whether establishment has union									
employees									
No union employees	0.3	0.7	1.0	0.8	0.7	0.2	0.6	0.3	
Union employees	0.2	4.2	3.0	0.9	0.4	0.2	1.6	0.1	
Percent of low-wage employees ³									
50 percent or more of employees are									
low-wage	1.7	1.2	2.8	3.7	5.7	2.1	1.6	2.7	
low-wage	0.3	0.7	1.0	0.8	0.4	0.2	0.6	0.2	

 $^{^{\}scriptsize 1}$ An establishment is defined as a business at a single physical location.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

 $^{^{2}\;\}mbox{Number of employees nationwide as reported by respondent.}$

³ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year